

Official Form 1 (4/07)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>						<b>Voluntary Petition</b>																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Ray, Laura S.</b>				Name of Joint Debtor (Spouse) (Last, First, Middle):																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Laura Ray McClevey</b>				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): <b>xxx-xx-1011</b>				Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all):																							
Street Address of Debtor (No. and Street, City, and State): <b>1711 Dorchester Algonquin, IL</b>				Street Address of Joint Debtor (No. and Street, City, and State):																							
ZIP Code <b>60102</b>				ZIP Code																							
County of Residence or of the Principal Place of Business: <b>Kane</b>				County of Residence or of the Principal Place of Business:																							
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):																							
ZIP Code				ZIP Code																							
Location of Principal Assets of Business Debtor (if different from street address above):																											
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																							
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																									
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
<b>Estimated Number of Creditors</b> <table style="width: 100%; text-align: center;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-5,000</td> <td>5001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>100,001-100,000</td> <td>OVER 100,000</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>								1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<b>Estimated Assets</b> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> \$0 to \$10,000</td> <td><input type="checkbox"/> \$10,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>						<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
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# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Ray, Laura S.**

## **All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

## **Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

### **Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

### **Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Robert N. Honig**

**May 1, 2007**

Signature of Attorney for Debtor(s)

(Date)

**Robert N. Honig 6216254**

### **Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

### **Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

### **Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

### **Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):  
**Ray, Laura S.**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Laura S. Ray  
Signature of Debtor **Laura S. Ray**

**X** \_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

**May 1, 2007**  
Date

### Signature of Attorney

**X** /s/ Robert N. Honig  
Signature of Attorney for Debtor(s)

**Robert N. Honig 6216254**  
Printed Name of Attorney for Debtor(s)

**Robert N. Honig**  
Firm Name  
**276 N. Addison Ave.**  
**Elmhurst, IL 60126**

\_\_\_\_\_  
Address

**(630) 834-1800**  
Telephone Number

**May 1, 2007**  
Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

\_\_\_\_\_  
Printed Name of Foreign Representative

\_\_\_\_\_  
Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X** \_\_\_\_\_  
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Laura S. Ray

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Laura S. Ray  
Laura S. Ray

Date: May 1, 2007

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Laura S. Ray**,  
Debtor

Case No. \_\_\_\_\_

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>337,900.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>19,709.60</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>305,280.45</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>4,733.79</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>12</b>		<b>181,944.43</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>4</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>7,245.20</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>6,745.20</b>
Total Number of Sheets of ALL Schedules		<b>29</b>			
Total Assets			<b>357,609.60</b>		
Total Liabilities				<b>491,958.67</b>	

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Laura S. Ray**,  
Debtor

Case No. \_\_\_\_\_

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	<b>4,733.79</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
<b>TOTAL</b>	<b>4,733.79</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>7,245.20</b>
Average Expenses (from Schedule J, Line 18)	<b>6,745.20</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>2,218.33</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>6,579.03</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>4,733.79</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>181,944.43</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>188,523.46</b>

Form B6A  
(10/05)

In re Laura S. Ray, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Residence commonly known as 1711 Dorchester Ave. Algonquin, IL 60102	Beneficial Interest in Land Trust	W	337,900.00	287,701.42

Sub-Total > **337,900.00** (Total of this page)  
Total > **337,900.00**  
(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property



In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on hand</b>	<b>J</b>	<b>50.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Savings Account No. -5000 Amcore Bank NA 501 Seventh St. Rockford, IL 61110</b>	<b>W</b>	<b>10.60</b>
		<b>Checking Account No. -1593 Amcore Bank NA 501 Seventh St. Rockford, IL 61110</b>	<b>W</b>	<b>35.00</b>
		<b>Checking Account No. -5348 Amcore Bank NA 501 Seventh St. Rockford, IL 61110</b>	<b>W</b>	<b>1,322.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>1/2 of usual and typical furniture and appliances including: 2 sofas; 2 lounge chairs; kitchen table and chairs; dining room table and chairs; TV cabinet; bookshelf; 12 lamps; 2 coffee tables; 4 end tables; 2 desks and chairs; 4 televisions; 4 DVD and/or VCRs; stereo; 3 beds; 5 dressers; 7 nightstands; 2 lawnmowers; outdoor table and chairs; computer; kitchen appliances.</b>	<b>J</b>	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Usual and typical used clothing</b>	<b>W</b>	<b>300.00</b>
7. Furs and jewelry.		<b>Wedding ring</b>	<b>W</b>	<b>200.00</b>
		<b>diamond ring</b>	<b>W</b>	<b>300.00</b>

Sub-Total > **3,717.60**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

Form B6B  
(10/05)

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		<b>golf clubs</b>	<b>J</b>	<b>50.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>100% of Common stock of Rug Loft, Inc. (corporation is no longer doing business and is insolvent)</b>	<b>W</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>Debt owed to Debtor from Rug Loft, Inc. related to unpaid salary and start up costs. Actual debt is huge, but only assets are some rug inventory worth about \$3000 in liquidation.</b>	<b>J</b>	<b>3,000.00</b>
		<b>Anticipated 2005 and 2006 Income tax refunds</b>	<b>J</b>	<b>1,942.00</b>

Sub-Total > **4,992.00**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

Form B6B  
(10/05)

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1/2 interest in 2002 Chevrolet Avalanche</b>	<b>J</b>	<b>11,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		<b>2 old dogs and a cat</b>	<b>J</b>	<b>0.00</b>

Sub-Total > **11,000.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

Form B6B  
(10/05)

In re Laura S. Ray, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

Sub-Total > **0.00**  
(Total of this page)  
Total > **19,709.60**

(Report also on Summary of Schedules)

Form B6C  
(4/07)

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
<b>Single Family Residence commonly known as 1711 Dorchester Ave. Algonquin, IL 60102</b>	<b>735 ILCS 5/12-901</b>	<b>30,000.00</b>	<b>337,900.00</b>
<b><u>Cash on Hand</u></b>			
<b>Cash on hand</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>50.00</b>	<b>50.00</b>
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>Savings Account No. -5000 Amcore Bank NA 501 Seventh St. Rockford, IL 61110</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>10.60</b>	<b>10.60</b>
<b>Checking Account No. -1593 Amcore Bank NA 501 Seventh St. Rockford, IL 61110</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>35.00</b>	<b>35.00</b>
<b>Checking Account No. -5348 Amcore Bank NA 501 Seventh St. Rockford, IL 61110</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>1,322.00</b>	<b>1,322.00</b>
<b><u>Household Goods and Furnishings</u></b>			
<b>1/2 of usual and typical furniture and appliances including: 2 sofas; 2 lounge chairs; kitchen table and chairs; dining room table and chairs; TV cabinet; bookshelf; 12 lamps; 2 coffee tables; 4 end tables; 2 desks and chairs; 4 televisions; 4 DVD and/or VCRs; stereo; 3 beds; 5 dressers; 7 nightstands; 2 lawnmowers; outdoor table and chairs; computer; kitchen appliances.</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>1,500.00</b>	<b>1,500.00</b>
<b><u>Wearing Apparel</u></b>			
<b>Usual and typical used clothing</b>	<b>735 ILCS 5/12-1001(a)</b>	<b>300.00</b>	<b>300.00</b>
<b><u>Furs and Jewelry</u></b>			
<b>Wedding ring</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>200.00</b>	<b>200.00</b>
<b>diamond ring</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>300.00</b>	<b>300.00</b>
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
<b>golf clubs</b>	<b>735 ILCS 5/12-1001(b)</b>	<b>50.00</b>	<b>50.00</b>

Form B6C  
(4/07)

In re Laura S. Ray, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE C. PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Other Liquidated Debts Owing Debtor Including Tax Refund</u></b>			
Debt owed to Debtor from Rug Loft, Inc. related to unpaid salary and start up costs. Actual debt is huge, but only assets are some rug inventory worth about \$3000 in liquidation.	735 ILCS 5/12-1001(b)	2,590.40	3,000.00
Anticipated 2005 and 2006 Income tax refunds	735 ILCS 5/12-1001(b)	1,942.00	1,942.00

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" ,include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. <b>0000107983</b>			<b>June, 2005</b>					
<b>Citizens Automobile Finance</b> <b>443 Jefferson Blvd</b> <b>Warwick, RI 02886</b>	X	H	<b>Purchase Money Security</b> <b>1/2 interest in 2002 Chevrolet Avalanche</b>				<b>17,579.03</b>	<b>6,579.03</b>
			Value \$ <b>11,000.00</b>					
Account No. <b>9000103601</b>			<b>April, 2003</b>					
<b>Everhome Mortgage</b> <b>8100 Nations Way</b> <b>Jacksonville, FL 32256</b>		W	<b>First Mortgage</b> <b>Single Family Residence</b> <b>commonly known as</b> <b>1711 Dorchester Ave.</b> <b>Algonquin, IL 60102</b>				<b>257,641.14</b>	<b>0.00</b>
			Value \$ <b>337,900.00</b>					
Account No. <b>0614952078</b>			<b>May, 2001</b>					
<b>West Coast Realty Services</b> <b>17011 Beach Blvd</b> <b>Ste. 300</b> <b>Huntington Beach, CA 92647</b>		W	<b>Second Mortgage</b> <b>Single Family Residence</b> <b>commonly known as</b> <b>1711 Dorchester Ave.</b> <b>Algonquin, IL 60102</b>				<b>30,060.28</b>	<b>0.00</b>
			Value \$ <b>337,900.00</b>					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>305,280.45</b>	<b>6,579.03</b>
Total (Report on Summary of Schedules)							<b>305,280.45</b>	<b>6,579.03</b>

0 continuation sheets attached

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



Official Form 6E (4/07) - Cont.

In re Laura S. Ray,  
Debtor

Case No. \_\_\_\_\_

# **SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** (Continuation Sheet)

## **Taxes and Certain Other Debts Owed to Governmental Units**

### TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No. <b>3406-4400</b>				<b>2006</b>					
<b>Illinois Department of Revenue 101 W. Jefferson St. Springfield, IL 62794</b>	<b>X</b>	<b>-</b>		<b>Sales Tax from Rug Loft, Inc.</b>					<b>0.00</b>
								<b>4,733.79</b>	<b>4,733.79</b>
Account No.									
Account No.									
Account No.									
Account No.									
Subtotal									<b>0.00</b>
(Total of this page)								<b>4,733.79</b>	<b>4,733.79</b>
Total									<b>0.00</b>
(Report on Summary of Schedules)								<b>4,733.79</b>	<b>4,733.79</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Official Form 6F (10/06)

In re Laura S. Ray,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>025175</b>  <b>All Tile Inc.</b> <b>1201 Chase Ave.</b> <b>Elk Grove Village, IL 60007</b>	<b>X</b>	<b>W</b>	<b>2007</b> <b>Vendor supplies for Rug Loft</b>			<b>X</b>	<b>1,382.58</b>
Account No. <b>26853</b>  <b>Alpine Family Physicians</b> <b>Attn.: Collection/Billing Dept.</b> <b>350 Surryse Rd. Suite 100</b> <b>Lake Zurich, IL 60047</b>		<b>W</b>	<b>October 2006</b> <b>Medical</b>				<b>287.00</b>
Account No. <b>07743981401532xxxx</b>  <b>American Express</b> <b>Attn. Collections/Bankruptcy Dept.</b> <b>P.O. Box 297871</b> <b>Fort Lauderdale, FL 33329-7871</b>		<b>W</b>	<b>1987-2006</b> <b>Credit card purchases</b>				<b>9,283.00</b>
Account No. <b>3715 456124 61009</b>  <b>American Express</b> <b>Customer Service/Bankruptcy Dept.</b> <b>P.O. Box 7863</b> <b>Fort Lauderdale, FL 33329-7863</b>	<b>X</b>	<b>W</b>	<b>Credit card purchases</b> <b>Rug Loft business</b>				<b>9,318.32</b>
Subtotal (Total of this page)							<b>20,270.90</b>

11 continuation sheets attached

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>44712</b>			<b>2005</b>				
<b>American Marketing &amp; Publishing Home Pages 915 E. Lincoln Hwy. P.O. Box 801 Dekalb, IL 60115</b>	<b>X</b>	<b>W</b>	<b>Advertising for Rug Loft</b>			<b>X</b>	<b>567.70</b>
Account No. <b>1623</b>			<b>2006</b>				
<b>American Olean Midwest 805 Market St. Elk Grove Village, IL 60007-6705</b>	<b>X</b>	<b>W</b>	<b>Vendor supplies for Rug Loft</b>				<b>770.72</b>
Account No. <b>6050</b>			<b>2007</b>				
<b>Antietam Power Sweeping Corp. P.O. Box 580 Harvard, IL 60033</b>	<b>X</b>	<b>W</b>	<b>Plowing service for Rug Loft</b>				<b>136.00</b>
Account No. <b>8476399970623 5</b>			<b>2007</b>				
<b>AT&amp;T P.O. Box 8100 Aurora, IL 60507</b>	<b>X</b>	<b>J</b>	<b>Phone service for Rug Loft</b>			<b>X</b>	<b>934.40</b>
Account No. <b>06059/Inv. SM862 &amp; 940</b>			<b>2005</b>				
<b>B.M.C. Carpet P.O. box 446 Eton, GA 30724-0446</b>	<b>X</b>	<b>W</b>	<b>Vendor supplies for Rug Loft</b>			<b>X</b>	<b>60.96</b>
Sheet no. <u>1</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							<b>2,469.78</b>

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4800115993986702/BAM71-070009x</b>  <b>Bank of America</b> <b>c/o Collectcorp Bankruptcy Dept.</b> <b>455 N. 3rd St. Suite 260</b> <b>Phoenix, AZ 85004-3924</b>	<b>W</b>	<b>2003-2006</b> <b>Credit card purchases</b>				<b>1,701.28</b>
Account No. <b>4319 0410 2730 4015</b>  <b>Bank of America</b> <b>Attn.: Bankruptcy Dept.</b> <b>P.O. Box 15026</b> <b>Wilmington, DE 19850-5026</b>	<b>W</b>	<b>Credit card purchases</b>				<b>1,241.14</b>
Account No. <b>CSN0564027</b>  <b>Capel Incorporated</b> <b>Attn.: Billing Dept.</b> <b>P.O. Box 747</b> <b>Troy, NC 27371</b>	<b>X W</b>	<b>2006</b> <b>Vendor Supplies for Rug Loft</b>			<b>X</b>	<b>247.30</b>
Account No. <b>4791 2423 6430 6830</b>  <b>Capital One</b> <b>P.O. Box 60067</b> <b>City Of Industry, CA 91716-0067</b>	<b>X W</b>	<b>Credit card purchases related to</b> <b>Rug Loft</b>				<b>496.70</b>
Account No. <b>4934 2223 3727 3273</b>  <b>Capital One Bank</b> <b>P.O. Box 30285</b> <b>Salt Lake City, UT 84130-0285</b>	<b>W</b>	<b>Credit card purchases</b>				<b>793.22</b>
Sheet no. <b>2</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>4,479.64</b>

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>5178 0522 2205 1357</b>  <b>Capital One Bank</b> <b>P.O. Box 30285</b> <b>Salt Lake City, UT 84130-0285</b>		<b>Credit card purchases</b>				<b>745.08</b>
Account No. <b>4798 1734 2600 0546</b>  <b>Cardmember Service</b> <b>P.O. Box 790408</b> <b>Saint Louis, MO 63179-0408</b>	X	<b>Credit card purchases for Rug Loft</b>				<b>6,329.61</b>
Account No. <b>06 M1 172864/4417112126911058</b>  <b>Chase Bank USA</b> <b>c/o Michael D. Fine</b> <b>131 S. Dearborn St., 5th Floor</b> <b>Chicago, IL 60603</b>	J	<b>1994-2006</b> <b>Credit card purchases</b> <b>Also acct. 5184450101563132</b>				<b>51,177.34</b>
Account No. <b>8826929</b>  <b>CIT Group/Commercial Services</b> <b>P.O. Box 1036</b> <b>Charlotte, NC 28201-1036</b>	X	<b>Vendor Supplies Rug Loft</b>			X	<b>94.09</b>
Account No. <b>06 ARK 852/6071301636357046</b>  <b>Citifinancial Services, Inc.</b> <b>c/o Heavner, Scott, Beyers &amp; Mihlar</b> <b>111 E. Main St. Suite 200</b> <b>Decatur, IL 62523</b>		<b>2006</b> <b>Personal Loan</b>				<b>12,261.00</b>
Sheet no. <b>3</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>70,607.12</b>
Subtotal (Total of this page)						<b>70,607.12</b>

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>3390601030</b>  <b>Com Ed</b> <b>Bill Payment Center</b> <b>Attn.: Bankruptcy Dept.</b> <b>Chicago, IL 60668-0001</b>			<b>2007</b> <b>electrical service</b>				<b>420.30</b>
Account No. <b>1378020002</b>  <b>Com Ed</b> <b>Bill Payment Center</b> <b>Chicago, IL 60668-0001</b>		X	<b>2007</b> <b>electrical service for Rug Loft</b>			X	<b>421.35</b>
Account No. <b>1216172</b>  <b>Dalyn Rug Co.</b> <b>P.O. Box 1031</b> <b>Dalton, GA 30722-1031</b>		X	<b>2007</b> <b>Vendor supplies for Rug Loft</b>			X	<b>362.76</b>
Account No. <b>501 6287991 001</b>  <b>Dell Financial Services</b> <b>Payment Processing Center</b> <b>P.O. Box 5292</b> <b>Carol Stream, IL 60197-5292</b>		X	<b>2006</b> <b>Computer purchases for Rug Loft</b>				<b>555.08</b>
Account No. <b>00Rugloft</b>  <b>Dynamic Rugs</b> <b>4845 Governors Way</b> <b>Frederick, MD 21704</b>		X	<b>2005-2006</b> <b>Vendor Supplies for Rug Loft</b>			X	<b>1,478.92</b>
Sheet no. <b>4</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>3,238.41</b>
Subtotal (Total of this page)							<b>3,238.41</b>

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. 4798-1734-2600-0546	X	W		Credit card purchases				6,562.15
Elan Cardmember Service P.O. Box 790084 St.Louis, MO 63179-0084								
Account No. 06 SC 3435	X	W		2006 Trade Debt for Rug Loft				8,963.60
Erickson's Flooring Supply Co., Inc Guyer & Enichen, P.C. 2601 Reid Farm Rd. Suite B Rockford, IL 61114								
Account No. 7302 8573 0076 4126/ACB#AS1584		W		Fuel				1,031.37
ExxonMobil Attn.: Bankruptcy Dept. P.O.Box 981064 El Paso, TX 79998-1064								
Account No. 16789	X	W		2006 Trade debt for Rug Loft			X	125.78
Fabrica International P.O. Box 25136 2801 Pullman St. Santa Ana, CA 92799-5136								
Account No. RUGLOFT	X	W		2006-2007 Trade Debt Rug Loft				1,042.99
Foreignaccents 8411 Firestone Lane NE Albuquerque, NM 87113								
Sheet no. 5 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page)
								17,725.89

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Ray-McClevey</b>		<b>October 2006 Medical</b>				<b>560.00</b>
<b>Global Care S.C. DBA Palatine Heart Center 523 Old Northwest Hwy #101 Barrington, IL 60010</b>	<b>W</b>					
Account No. <b>416481 17 113388 7/1001999248</b>		<b>2002-2006 Line of Credit</b>				<b>16,202.48</b>
<b>HFC Customer Service Attn.: Bankruptcy Dept. P.O. Box 1547 Chesapeake, VA 23320</b>	<b>W</b>					
Account No. <b>6035 3201 1858 0552</b>		<b>2003-2007 Trade Debt Rug Loft</b>				<b>5,480.65</b>
<b>Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368-9100</b>	<b>X W</b>					
Account No. <b>0365117/0427073-IN</b>		<b>2006 Trade Debt Rug Loft</b>				<b>404.09</b>
<b>Home Dynamix One Carol Place Moonachie, NJ 07074</b>	<b>X W</b>					
Account No. <b>0120299201</b>		<b>2006 Trade Debt for Rug Loft</b>				<b>0.12</b>
<b>Ice Mountain 6661 Dixie Hwy. Suite 4 Louisville, KY 40258</b>	<b>X J</b>			<b>X</b>		
Sheet no. <b>6</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>22,647.34</b>



In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>Inv. #130</b>			<b>2007</b>				
<b>J.M. Carpet Services</b> <b>26247 N. Walnut Ave.</b> <b>Mundelein, IL 60060</b>	<b>X</b>	<b>W</b>	<b>Trade Debt - Rug Loft</b>			<b>X</b>	<b>1,050.75</b>
Account No. <b>1436</b>			<b>2005</b>				
<b>Kaleen Rugs, Inc.</b> <b>P.O. Box 1053</b> <b>Dalton, GA 30722</b>	<b>X</b>	<b>W</b>	<b>Trade Debt Rug Loft</b>			<b>X</b>	<b>479.00</b>
Account No. <b>006958</b>			<b>2006</b>				
<b>KAS Oriental Rugs, Inc.</b> <b>62 Veronica Ave.</b> <b>Somerset, NJ 08873</b>	<b>X</b>	<b>W</b>	<b>Trade Debt Rug Loft</b>			<b>X</b>	<b>1,479.71</b>
Account No. <b>018 3902 857</b>			<b>1994-2007</b>				
<b>Kohl's</b> <b>P.O. Box 3043</b> <b>Milwaukee, WI 53201-3043</b>		<b>W</b>	<b>Credit card purchases</b>				<b>2,179.11</b>
Account No.			<b>2006-2007</b>				
<b>Law Office of Michael Cortina</b> <b>51 N. Williams St. Suite A</b> <b>Crystal Lake, IL 60014</b>	<b>X</b>	<b>W</b>	<b>Legal Services for Rug Loft</b>			<b>X</b>	<b>577.90</b>
Sheet no. <b>7</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							<b>5,766.47</b>

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>213927134</b>  <b>LVNV Funding</b> <b>15 S. Main St. Suite 700</b> <b>Greenville, SC 29601</b>	-	<b>Citibank account</b>				<b>2,129.84</b>
Account No. <b>5401 2682 3701 8046</b>  <b>MBNA America</b> <b>Attn.: Bankruptcy Dept.</b> <b>P.O.Box 15026</b> <b>Wilmington, DE 19850-5026</b>	W	<b>Credit card purchases</b>				<b>6,291.35</b>
Account No. <b>017199</b>  <b>McKee Floor Covering</b> <b>P.O. Box 21009</b> <b>Saint Paul, MN 55121</b>	X W	<b>2005-2006</b> <b>Trade Debt Rug Loft</b>				<b>696.71</b>
Account No. <b>861-1-0003067265</b>  <b>Midwest Diagnostic Pathology</b> <b>75 Remittance Dr., Ste. 3070</b> <b>Chicago, IL 60675</b>	W	<b>October 2006</b> <b>Medical</b>				<b>852.00</b>
Account No. <b>068970</b>  <b>Momeni</b> <b>36 E. 31st St.</b> <b>New York, NY 10016-6821</b>	X W	<b>2005</b> <b>Trade Debt Rug Loft</b>				<b>1,124.49</b>
Sheet no. <b>8</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>11,094.39</b>

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 144272	X	W	Trade Debt Rug Loft			X	1,560.00
My New Homeguide 3708 Hempland Rd. P.O. Box 610 Mountville, PA 17554							
Account No. 13999.90		W	2006 Utilities				1,399.90
Nicor P.O. Box 416 Attn.: Bankruptcy Dept. Aurora, IL 60568-0001							
Account No. 43 36 72 4487 8	X	W	2007 Utilities for Rug Loft			X	751.34
Nicor P.O. Box 416 Aurora, IL 60568-0001							
Account No. 49665		W	October 2006 Medical				850.00
Northwest Neurology Ltd. 2260 W. Higgins Rd. Suite 201 Hoffman Estates, IL 60195							
Account No. 091259	X	W	2006 Trade Debt Rug Loft				5,901.96
Nourison 5 Sampson St. Saddle Brook, NJ 07663							
Sheet no. 9 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							10,463.20

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>1525xxxxx</b>  <b>SBC Illinois</b> <b>c/o Asset Acceptance</b> <b>P.O. Box 2036</b> <b>Warren, MI 48090-2036</b>	<b>H</b>	<b>2006</b> <b>Utilities</b>				<b>206.00</b>
Account No. <b>5049 9480 8062 4093</b>  <b>Sears Credit Cards</b> <b>P.O. Box 6924</b> <b>The Lakes, NV 88901-6924</b>	<b>W</b>	<b>Credit card purchases</b>				<b>3,268.57</b>
Account No. <b>5049 9481 1595 7849</b>  <b>Sears Credit Cards</b> <b>P.O. Box 6924</b> <b>The Lakes, NV 88901-6924</b>	<b>W</b>	<b>Credit card purchases</b>				<b>2,127.22</b>
Account No. <b>0156881</b>  <b>Shaw Industries Inc.</b> <b>12978 Collections Center Dr.</b> <b>Chicago, IL 60693</b>	<b>X W</b>	<b>2006</b> <b>Trade Debt Rug Loft</b>			<b>X</b>	<b>3,713.36</b>
Account No. <b>RUG</b>  <b>Stone Systems of Chicago</b> <b>675 Tower Rd.</b> <b>Mundelein, IL 60060</b>	<b>X W</b>	<b>2006</b> <b>Trade Debt Rug Loft</b>			<b>X</b>	<b>1,697.90</b>
Sheet no. <b>10</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>11,013.05</b>

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>D0537760</b>  <b>Surfaces Transport Inc.</b> <b>P.O. Box 250806</b> <b>Milwaukee, WI 53225</b>		-	<b>March, 2007</b> <b>Shipping Costs</b>			<b>X</b>	<b>417.63</b>
Account No. <b>B609299565/RD1958</b>  <b>Tri-County ER Physicians</b> <b>P.O. Box 369</b> <b>Barrington, IL 60010</b>		<b>W</b>	<b>Medical</b>				<b>352.00</b>
Account No. <b>20912965/18188525</b>  <b>Uline</b> <b>2200 S. Lakeside Dr.</b> <b>Waukegan, IL 60085</b>	<b>X</b>	<b>W</b>	<b>2007</b> <b>Trade Debt Rug Loft</b>			<b>X</b>	<b>115.56</b>
Account No. <b>6032 2072 4037 0247</b>  <b>Wal-Mart</b> <b>P.O. Box 981064</b> <b>El Paso, TX 79998-1064</b>		<b>J</b>	<b>2000-20007</b> <b>Credit card purchases</b>				<b>1,283.05</b>
Account No.							
Sheet no. <b>11</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>2,168.24</b>
Subtotal (Total of this page)							
Total (Report on Summary of Schedules)							<b>181,944.43</b>

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>John McClevey</b> 1711 Dorchester Algonquin, IL 60102	<b>Citizens Automobile Finance</b> 443 Jefferson Blvd Warwick, RI 02886
<b>Merlins</b> 534 W. Northwest Highway Cary, IL 60013	<b>Antietam Power Sweeping Corp.</b> P.O. Box 580 Harvard, IL 60033
<b>Rug Loft, Inc.</b> 1711 Dorchester Ave. Algonquin, IL 60102-5198	<b>Elan Cardmember Service</b> P.O. Box 790084 St.Louis, MO 63179-0084
<b>Rug Loft, Inc.</b> 1711 Dorchester Ave. Algonquin, IL 60102	<b>Erickson's Flooring Supply Co., Inc</b> Guyer & Enichen, P.C. 2601 Reid Farm Rd. Suite B Rockford, IL 61114
<b>Rug Loft, Inc.</b> 1711 Dorchester Ave. Algonquin, IL 60102	<b>American Express</b> Customer Service/Bankruptcy Dept. P.O. Box 7863 Fort Lauderdale, FL 33329-7863
<b>Rug Loft, Inc.</b> 1711 Dorchester Ave. Algonquin, IL 60102	<b>AT&amp;T</b> P.O. Box 8100 Aurora, IL 60507
<b>Rug Loft, Inc.</b> 1711 Dorchester Ave. Algonquin, IL 60102	<b>Antietam Power Sweeping Corp.</b> P.O. Box 580 Harvard, IL 60033
<b>Rug Loft, Inc.</b> 1711 Dorchester Ave. Algonquin, IL 60102	<b>All Tile Inc.</b> 1201 Chase Ave. Elk Grove Village, IL 60007
<b>Rug Loft, Inc.</b> 1711 Dorchester Ave. Algonquin, IL 60102	<b>American Marketing &amp; Publishing</b> Home Pages 915 E. Lincoln Hwy. P.O. Box 801 Dekalb, IL 60115
<b>Rug Loft, Inc.</b> 1711 Dorchester Ave. Algonquin, IL 60102	<b>American Olean Midwest</b> 805 Market St. Elk Grove Village, IL 60007-6705
<b>Rug Loft, Inc.</b> 1711 Dorchester Ave. Algonquin, IL 60102	<b>B.M.C. Carpet</b> P.O. box 446 Eton, GA 30724-0446

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

## **SCHEDULE H. CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Capel Incorporated Attn.: Billing Dept. P.O. Box 747 Troy, NC 27371
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Capital One P.O. Box 60067 City Of Industry, CA 91716-0067
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	CIT Group/Commercial Services P.O. Box 1036 Charlotte, NC 28201-1036
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Com Ed Bill Payment Center Chicago, IL 60668-0001
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Dalyn Rug Co. P.O. Box 1031 Dalton, GA 30722-1031
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Dell Financial Services Payment Processing Center P.O. Box 5292 Carol Stream, IL 60197-5292
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Dynamic Rugs 4845 Governors Way Frederick, MD 21704
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Cardmember Service P.O. Box 790408 Saint Louis, MO 63179-0408
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Fabrica International P.O. Box 25136 2801 Pullman St. Santa Ana, CA 92799-5136
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Foreignaccents 8411 Firestone Lane NE Albuquerque, NM 87113
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Home Dynamix One Carol Place Moonachie, NJ 07074
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Ice Mountain 6661 Dixie Hwy. Suite 4 Louisville, KY 40258



In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor

## **SCHEDULE H. CODEBTORS**

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	J.M. Carpet Services 26247 N. Walnut Ave. Mundelein, IL 60060
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Kaleen Rugs, Inc. P.O. Box 1053 Dalton, GA 30722
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	KAS Oriental Rugs, Inc. 62 Veronica Ave. Somerset, NJ 08873
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	McKee Floor Covering P.O. Box 21009 Saint Paul, MN 55121
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Law Office of Michael Cortina 51 N. Williams St. Suite A Crystal Lake, IL 60014
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Momeni 36 E. 31st St. New York, NY 10016-6821
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	My New Homeguide 3708 Hempland Rd. P.O. Box 610 Mountville, PA 17554
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Nicor P.O. Box 416 Aurora, IL 60568-0001
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Nourison 5 Sampson St. Saddle Brook, NJ 07663
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Shaw Industries Inc. 12978 Collections Center Dr. Chicago, IL 60693
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Stone Systems of Chicago 675 Tower Rd. Mundelein, IL 60060
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	ULine 2200 S. Lakeside Dr. Waukegan, IL 60085
Rug Loft, Inc. 1711 Dorchester Ave. Algonquin, IL 60102	Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368-9100

In re Laura S. Ray, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE H. CODEBTORS**  
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Rug Loft, Inc.</b> <b>1711 Dorchester Ave.</b> <b>Algonquin, IL 60102-5198</b>	<b>Illinois Department of Revenue</b> <b>101 W. Jefferson St.</b> <b>Springfield, IL 62794</b>

In re **Laura S. Ray**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>Stepson</b>	AGE(S): <b>19</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Recruiting</b>	<b>Sales</b>
Name of Employer	<b>RIC Corporation</b>	<b>Christopher Michaels Fine Carpets &amp; Floo</b>
How long employed	<b>1 month</b>	<b>Just started</b>
Address of Employer	<b>900 East Ocean Boulevard Suite 232 Stuart, FL 34994</b>	<b>3425 N. Ridge Ave. Arlington Heights, IL 60004</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): \_\_\_\_\_

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify): \_\_\_\_\_

12. Pension or retirement income

13. Other monthly income

(Specify): \_\_\_\_\_

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

DEBTOR	SPOUSE
\$ <b>3,900.00</b>	\$ <b>4,583.32</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>\$ 3,900.00</b>	<b>\$ 4,583.32</b>
\$ <b>0.00</b>	\$ <b>841.64</b>
\$ <b>0.00</b>	\$ <b>396.48</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>\$ 0.00</b>	<b>\$ 1,238.12</b>
<b>\$ 3,900.00</b>	<b>\$ 3,345.20</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>\$ 3,900.00</b>	<b>\$ 3,345.20</b>
<b>\$ 7,245.20</b>	

In re Laura S. Ray

Debtor(s)

Case No. \_\_\_\_\_

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>1,684.45</u>
a. Are real estate taxes included?	Yes <u>    </u> No <u>X</u>		
b. Is property insurance included?	Yes <u>    </u> No <u>X</u>		
2. Utilities:		\$	<u>400.00</u>
a. Electricity and heating fuel		\$	<u>50.00</u>
b. Water and sewer		\$	<u>75.00</u>
c. Telephone		\$	<u>0.00</u>
d. Other _____		\$	<u>125.00</u>
3. Home maintenance (repairs and upkeep)		\$	<u>458.00</u>
4. Food		\$	<u>150.00</u>
5. Clothing		\$	<u>20.22</u>
6. Laundry and dry cleaning		\$	<u>100.00</u>
7. Medical and dental expenses		\$	<u>700.00</u>
8. Transportation (not including car payments)		\$	<u>75.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>0.00</u>
10. Charitable contributions		\$	<u>112.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<u>0.00</u>
a. Homeowner's or renter's		\$	<u>0.00</u>
b. Life		\$	<u>0.00</u>
c. Health		\$	<u>100.00</u>
d. Auto		\$	<u>0.00</u>
e. Other _____		\$	<u>700.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	
(Specify) <u>Real Estate Taxes</u>		\$	<u>412.90</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	<u>429.63</u>
a. Auto		\$	<u>0.00</u>
b. Other <u>2nd mortgage</u>		\$	<u>0.00</u>
c. Other _____		\$	<u>0.00</u>
d. Other _____		\$	<u>1,078.00</u>
14. Alimony, maintenance, and support paid to others		\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
17. Other <u>Personal Care</u>		\$	<u>75.00</u>
Other _____		\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$	<u>6,745.20</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<u>7,245.20</u>
b. Average monthly expenses from Line 18 above	\$	<u>6,745.20</u>
c. Monthly net income (a. minus b.)	\$	<u>500.00</u>

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Laura S. Ray  
Debtor(s)

Case No. \_\_\_\_\_  
Chapter 13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets *[total shown on summary page plus 2]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 1, 2007

Signature /s/ Laura S. Ray  
**Laura S. Ray**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Official Form 7  
(04/07)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Laura S. Ray**

Debtor(s)

Case No.

Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$0.00</b>	<b>Husband income 2005</b>
<b>\$4,978.00</b>	<b>Wife income 2005 from Executive Recruiting</b>
<b>\$0.00</b>	<b>Wife Income 2005 from Rug Loft</b>
<b>\$0.00</b>	<b>Husband income 2006</b>
<b>\$15,816.00</b>	<b>Wife income 2006 Executive Recruiting</b>
<b>\$0.00</b>	<b>Wife income 2006 from Rug Loft</b>
<b>\$0.00</b>	<b>Wife income 2007 year to date from Rug Loft</b>
<b>\$5,475.00</b>	<b>Wife income 2007 year to date from Executive Recruiting</b>

## 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

## 3. Payments to creditors

None ☒ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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## 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Chase Bank USA v. Laura Ray Case No. 06 M1 1172864	Collection	Circuit Court of Cook County	Pending
Citifinancial Services v. Laura Ray Case No. 06 ARK 852	Collection	Circuit Court of Kane County	Pending
Erickson's Flooring v. Ray 06 SC 3435	Collection	Circuit Court of McHenry County	Pending

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Robert N. Honig 276 N. Addison Ave. Elmhurst, IL 60126		\$1677
Hummingbird Credit Counseling 3737 Glenwood Ave. Suite 100-06 Raleigh, NC 27612		\$49

**10. Other transfers**

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Brian McCleavey 5123 Carol Ln. Gurnee, IL 60031	1984 Chevrolet Monte Carlo. Car titled to Debtors, but gifted to Brian McCleavey (debtor's son) in 2005	5123 Carol Ln., Gurnee, IL

### 15. Prior address of debtor

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**18 . Nature, location and name of business**

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--	---------	--------------------	-------------------------------

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS
------	---------

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

**21 . Current Partners, Officers, Directors and Shareholders**

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 1, 2007

Signature /s/ Laura S. Ray  
Laura S. Ray  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Northern District of Illinois**In re Laura S. Ray

Debtor(s)

Case No.

Chapter 13**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>3,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>2,577.00</u>
Balance Due.....	\$	<u>923.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**Exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: May 1, 2007

/s/ Robert N. Honig

**Robert N. Honig 6216254**  
**Robert N. Honig**  
**276 N. Addison Ave.**  
**Elmhurst, IL 60126**  
**(630) 834-1800**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS  
(Model Retention Agreement)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

***BEFORE THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

**THE ATTORNEY AGREES TO:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

***AFTER THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.



3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [*Check one option.*]

☐ Option A: flat fee through confirmation

1a. *Pre-confirmation services.* Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ N/A. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for pre-confirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1b. *Post-confirmation services.* Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed before confirmation (Option A) or completion of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

☒ Option B: flat fee through case closing

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ 3,500.00. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

4. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date:

May 1, 2007

**Total fee to be paid for attorney's services: \$ 3,500.00**  
**(Do not sign if this line is blank.)**

Signed:

/s/ Laura S. Ray

Laura S. Ray

/s/ Robert N. Honig

Robert N. Honig 6216254

Attorney for Debtor(s)

Debtor(s)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**Robert N. Honig 6216254**

Printed Name of Attorney

Address:

**276 N. Addison Ave.**

**Elmhurst, IL 60126**

**(630) 834-1800**

X **/s/ Robert N. Honig**

Signature of Attorney

**May 1, 2007**

Date

**Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Laura S. Ray**

Printed Name(s) of Debtor(s)

X **/s/ Laura S. Ray**

Signature of Debtor

**May 1, 2007**

Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_

Signature of Joint Debtor (if any)

Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Laura S. Ray**

Debtor(s)

Case No.

Chapter

**13**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **76**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **May 1, 2007**

**/s/ Laura S. Ray**

**Laura S. Ray**

Signature of Debtor

A.G. Adjustments Ltd.  
P.O. Box 9109 Suite 100  
Plainview, NY 11803-9109

ACB American Inc.  
823 Scott St.  
Covington, KY 41011

All Tile Inc.  
1201 Chase Ave.  
Elk Grove Village, IL 60007

Allied Interstate  
3000 Corporate Exchange Dr. Suite 6  
Columbus, OH 43231

Alpine Family Physicians  
Attn.: Collection/Billing Dept.  
350 Surryse Rd. Suite 100  
Lake Zurich, IL 60047

American Express  
Attn. Collections/Bankruptcy Dept.  
P.O. Box 297871  
Fort Lauderdale, FL 33329-7871

American Express  
Customer Service/Bankruptcy Dept.  
P.O. Box 7863  
Fort Lauderdale, FL 33329-7863

American Marketing & Publishing  
Home Pages  
915 E. Lincoln Hwy. P.O. Box 801  
Dekalb, IL 60115

American Olean Midwest  
805 Market St.  
Elk Grove Village, IL 60007-6705

Antietam Power Sweeping Corp.  
P.O. Box 580  
Harvard, IL 60033

AT&T  
P.O. Box 8100  
Aurora, IL 60507

B.M.C. Carpet  
P.O. box 446  
Eton, GA 30724-0446

Bank of America  
c/o Collectcorp Bankruptcy Dept.  
455 N. 3rd St. Suite 260  
Phoenix, AZ 85004-3924

Bank of America  
Attn.: Bankruptcy Dept.  
P.O. Box 15026  
Wilmington, DE 19850-5026

Capel Incorporated  
Attn.: Billing Dept.  
P.O. Box 747  
Troy, NC 27371

Capital One  
P.O. Box 60067  
City Of Industry, CA 91716-0067

Capital One Bank  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Cardmember Service  
P.O. Box 790408  
Saint Louis, MO 63179-0408

Chase Bank USA  
c/o Michael D. Fine  
131 S. Dearborn St., 5th Floor  
Chicago, IL 60603

CIT Group/Commercial Services  
P.O. Box 1036  
Charlotte, NC 28201-1036



Citifinancial Services, Inc.  
c/o Heavner, Scott, Beyers & Mihlar  
111 E. Main St. Suite 200  
Decatur, IL 62523

Citizens Automobile Finance  
443 Jefferson Blvd  
Warwick, RI 02886

Com Ed  
Bill Payment Center  
Attn.: Bankruptcy Dept.  
Chicago, IL 60668-0001

Com Ed  
Bill Payment Center  
Chicago, IL 60668-0001

Credit Control  
1917 Boothe Circle  
Suite 151  
Longwood, FL 32750

Dalyn Rug Co.  
P.O. Box 1031  
Dalton, GA 30722-1031

Dell Financial Services  
Payment Processing Center  
P.O. Box 5292  
Carol Stream, IL 60197-5292

Dynamic Rugs  
4845 Governors Way  
Frederick, MD 21704

Elan Cardmember Service  
P.O. Box 790084  
St.Louis, MO 63179-0084

Erickson's Flooring Supply Co., Inc  
Guyer & Enichen, P.C.  
2601 Reid Farm Rd. Suite B  
Rockford, IL 61114

Everhome Mortgage  
8100 Nations Way  
Jacksonville, FL 32256

ExxonMobil  
Attn.: Bankruptcy Dept.  
P.O.Box 981064  
El Paso, TX 79998-1064

Fabrica International  
P.O. Box 25136  
2801 Pullman St.  
Santa Ana, CA 92799-5136

Foreignaccents  
8411 Firestone Lane NE  
Albuquerque, NM 87113

Frank Ressler  
McCarthy Burgess & Wolff  
26000 Cannon Rd.  
Cleveland, OH 44146

Gerkin McKenna  
19333 E. Grant Highway  
Marengo, IL 60152

Global Care S.C.  
DBA Palatine Heart Center  
523 Old Northwest Hwy #101  
Barrington, IL 60010

Guyer & Enichen  
2601 Reid Farm Rd.  
Rockford, IL 61114-6677

HFC Customer Service  
Attn.: Bankruptcy Dept.  
P.O. Box 1547  
Chesapeake, VA 23320

Home Depot Credit Services  
P.O. Box 689100  
Des Moines, IA 50368-9100

Home Dynamix  
One Carol Place  
Moonachie, NJ 07074

Ice Mountain  
6661 Dixie Hwy. Suite 4  
Louisville, KY 40258

Illinois Department of Revenue  
101 W. Jefferson St.  
Springfield, IL 62794

J.M. Carpet Services  
26247 N. Walnut Ave.  
Mundelein, IL 60060

John McClevey  
1711 Dorchester  
Algonquin, IL 60102

Kaleen Rugs, Inc.  
P.O. Box 1053  
Dalton, GA 30722

KAS Oriental Rugs, Inc.  
62 Veronica Ave.  
Somerset, NJ 08873

Kohl's  
P.O. Box 3043  
Milwaukee, WI 53201-3043

Law Office of Michael Cortina  
51 N. Williams St. Suite A  
Crystal Lake, IL 60014

LVNV Funding  
15 S. Main St. Suite 700  
Greenville, SC 29601

MBNA America  
Attn.: Bankruptcy Dept.  
P.O.Box 15026  
Wilmington, DE 19850-5026

McKee Floor Covering  
P.O. Box 21009  
Saint Paul, MN 55121

Medical Business Bureau  
P.O. Box 1219  
Park Ridge, IL 60068

Merlins  
534 W. Northwest Highway  
Cary, IL 60013

Midwest Diagnostic Pathology  
75 Remittance Dr., Ste. 3070  
Chicago, IL 60675

Momeni  
36 E. 31st St.  
New York, NY 10016-6821

My New Homeguide  
3708 Hempland Rd.  
P.O. Box 610  
Mountville, PA 17554

NCB Managment Services  
P.O. Box 1099  
Langhorne, PA 19047

Nicor  
P.O. Box 416  
Attn.: Bankruptcy Dept.  
Aurora, IL 60568-0001

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Hoffman Estates, IL 60195

Nourison  
5 Sampson St.  
Saddle Brook, NJ 07663

Portfolio Recovery Associates  
120 Corporate Blvd  
Suite 100  
Norfolk, VA 23502-4962

Rauch-Milliken International  
P.O. Box 8390  
Metairie, LA 70011-8390

Receivables Control Corp.  
P.O. Box 9658  
7373 Kirkwood Ct. Suite 200  
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Rug Loft, Inc.  
1711 Dorchester Ave.  
Algonquin, IL 60102-5198

Rug Loft, Inc.  
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SBC Illinois  
c/o Asset Acceptance  
P.O. Box 2036  
Warren, MI 48090-2036

Sears Credit Cards  
P.O. Box 6924  
The Lakes, NV 88901-6924

Shaw Industries Inc.  
12978 Collections Center Dr.  
Chicago, IL 60693

Stone Systems of Chicago  
675 Tower Rd.  
Mundelein, IL 60060

Surfaces Transport Inc.  
P.O. Box 250806  
Milwaukee, WI 53225

Tri-County ER Physicians  
P.O. Box 369  
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El Paso, TX 79998-1064

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